

SERFF Tracking #:	BNLB-128873171	State Tracking #:	Company Tracking #:
State:	District of Columbia	Filing Company:	Bankers Life and Casualty Company
TOI/Sub-TOI:	MS05G Group Medicare Supplement - Standard Plans/MS05G.015 Multi-Plan		
Product Name:	2013 GP-A11 (Certificates GR-A11F & GR-A11G)		
Project Name/Number:	/		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	9.900%
Effective Date of Last Rate Revision:	05/21/2012
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Bankers Life and Casualty Company	9.100%	9.100%	\$1,590	5	\$15,898	10.000%	6.000%

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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information		Attachments
1		Rate Sheet Plan F	GR-A11F	Revised	Previous State Filing Number:		Rate Sheet - Plan F.pdf
					Percent Rate Change Request:	10.000	
2		Rate Sheet Plan G	GR-A11G	Revised	Previous State Filing Number:		Rate Sheet - Plan G.pdf
					Percent Rate Change Request:	6.000	

Bankers Life and Casualty Company

Standardized Medicare Supplement
Group Policy Form GP-A11
Certificate Form Series GR-A11

Annual Premium Rates* Male or Female

<u>Attained Age</u>	<u>Plan F</u>
65	\$1,771.62
66	1,841.00
67	1,913.11
68	1,988.60
69	2,067.15
70	2,149.51
71	2,234.60
72	2,323.18
73	2,403.36
74	2,485.83
75	2,571.58
76	2,660.16
77	2,751.69
78	2,861.65
79	2,976.30
80+	3,095.65

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly;
0.09167 for Monthly Direct Bill

Bankers Life and Casualty Company

Standardized Medicare Supplement
Group Policy Form GP-A11
Certificate Form Series GR-A11

Annual Premium Rates* Male or Female

<u>Attained Age</u>	<u>Plan G</u>
65	\$1,652.50
66	1,722.53
67	1,795.08
68	1,872.64
69	1,952.17
70	2,036.71
71	2,124.31
72	2,215.29
73	2,284.45
74	2,355.58
75	2,429.65
76	2,505.58
77	2,583.14
78	2,713.61
79	2,850.41
80+	2,993.76

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly;
0.09167 for Monthly Direct Bill

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter All Filings		
Comments:			
Attachment(s):			
Cover_A11_DC.pdf			

		Item Status:	Status Date:
Bypassed - Item:	Certificate of Authority to File		
Bypass Reason:	Not applicable - we are preparing and submitting our own rate filing		

		Item Status:	Status Date:
Satisfied - Item:	Actuarial Memorandum		
Comments:			
Attachment(s):			
Certification.pdf			
Actuarial Memo.pdf			
Exhibit I.pdf			
Exhibit II.pdf			
Exhibit III.pdf			
Exhibit IV.pdf			

		Item Status:	Status Date:
Bypassed - Item:	Actuarial Justification		
Bypass Reason:	Not applicable - this is a rate filing for an existing product		

		Item Status:	Status Date:
Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)		
Bypass Reason:	Not applicable - this is not a P&C filing		

Item Status: Status Date:

State:	District of Columbia	Filing Company:	Bankers Life and Casualty Company
TOI/Sub-TOI:	MS05G Group Medicare Supplement - Standard Plans/MS05G.015 Multi-Plan		
Product Name:	2013 GP-A11 (Certificates GR-A11F & GR-A11G)		
Project Name/Number:	/		

Satisfied - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)		
Comments:			
Attachment(s):			
Exhibit V - DC.pdf Exhibit V - NW.pdf Exhibit VI - DC - Plan F.pdf Exhibit VI - DC - Plan G.pdf Exhibit VI - NW - Plan F.pdf Exhibit VI - NW - Plan G.pdf			

		Item Status:	Status Date:
Bypassed - Item:	Rate Summary Worksheet		
Bypass Reason:	Not applicable		



We specialize in seniors

January 30, 2013

Diana S. Willis-Panzica
Product & Risk Management

VIA-SERFF

Honorable William P White
Commissioner of Insurance
Government of the District of Columbia
Department of Insurance & Securities Regulation
810 First Street, N.E., Suite 701
Washington, D.C. 20002

ATTN: Reginald H. Berry

Re: GROUP ACCIDENT & HEATH
2013 Premium Rates for Standardized
Medicare Supplement Group Policy
Forms GP-A11

Dear Commissioner:

We are submitting new 2013 rates for the forms captioned above. These forms were approved in your state on March 2, 1995. They are no longer available for sale.

Policy form GP-A11 is attained age rated and Medicare Part A and Part B group policies. They are issued to groups with members who are 65 and over.

Policy form GP-A11 consists of two different certificate forms. Each certificate provides varying degrees of benefits to coincide respectively with the Standardized Medicare Plans F and G. The enclosed memorandum provides more specific details concerning these certificates and the expenses covered by each.

Due to poorer than anticipated experience, claim cost trend increases and benefit cost inflation, we must request a premium rate increase. Details of the requested increases are explained in the enclosed memorandum. These revised rate scales are intended to be effective through year-end 2013 or later, depending on the premium mode option chosen. With these revised rates the anticipated loss ratio standard of your state for this form will be met.

We'd sincerely appreciate your expedited review for approval of this filing. Please feel free to correspond with us via SERFF, fax to (312) 396-5907 or e-mail d.willis-panzica@banklife.com.

Very truly yours.

Diana S. Willis-Panzica
Diana S. Willis-Panzica, FLMI, AIRC
Actuarial Analyst

Enclosures

Bankers Life and Casualty Company

District of Columbia

Policy Form GP-A11

Certificates GR-A11F and GR-A11G

I hereby certify that to the best of my knowledge and belief:

- (a) the assumptions present my best judgement as to the expected value for each assumption and are consistent with the Company's business plan at the time of this filing;
- (b) the anticipated lifetime loss ratio, future loss ratios, and third-year loss ratio all exceed the applicable ratio;
- (c) no policies have differing methodologies in the District of Columbia; and
- (d) this submission is consistent with current standards of practice as promulgated by the Actuarial Standards Board.

30 January 2013

Date



Christopher J. Conforti, A.S.A., M.A.A.A.
Actuary
Bankers Life and Casualty Company
111 East Wacker Drive
Chicago, IL 60601
(312) 396-7668

Bankers Life and Casualty Company

Rate Memorandum Standardized Medicare Supplement Group Policy Forms GP-A11 Certificate Form Series GR-A11

1. Purpose of Filing

We are filing the 2013 rate schedules for these forms. Increased rates provide, as appropriate, for poorer than anticipated experience, claim cost trend, and benefit cost inflation.

2. General Description

- a. Issuer - Bankers Life and Casualty Company.
- b. Certificate Plans – GR-A11F and GR-A11G.
- c. Policy Type - Group Standardized Medicare Supplement.
- d. Benefits - Please refer to the enclosed Exhibit I.
- e. Renewability - Certificate forms GR-A11F and GR-A11G are guaranteed renewable for the life of policy form GP-A11.
- f. Issue Ages - Ages 65 and over.
- g. Premium Basis - GP-A11 premiums are based on attained age up to age 80 and level thereafter.

3. Scope and Justification of Request

- a. Overall adjustment – Please refer to the enclosed Exhibit II.
- b. Variations by cell – None.
- c. Justification of request – See section 7.

4. Rates and Rating Factors

- a. Proposed rates – The proposed rate sheets are enclosed.
- b. Period rates apply – The proposed rates are intended to be effective for calendar year 2013.

5. Rate History

Please refer to the enclosed Exhibit III.

6. In-force Counts

Please refer to the enclosed Exhibit IV.

7. Experience

Experience, valued as of December 30, 2012, is shown in the enclosed Exhibit V. No plans have credible experience in District of Columbia.

8. Loss Ratio Compliance

This is group standardized Medicare supplement business subject to a minimum lifetime loss ratio of 75%.

We expect to meet the 75% minimum lifetime loss ratio standard for the lifetime of the business.

9. Other

An Actuarial Certification is enclosed.

Bankers Life and Casualty Company

Exhibit I

Standardized Medicare Supplement Benefit Descriptions *
Certificate Form Series GR-A11

Certificate	Basic Benefits	Part A Deductible	Skilled Nursing Coinsurance	Foreign Travel Emergency	Part B Deductible	At Home Recovery	Preventive Care	Excess Part B Charges		Certificate
								100%	80%	
GR-A11F										GR-A11F
GR-A11G										GR-A11G

* Benefits shaded are provided by the certificate.

Bankers Life and Casualty Company

Exhibit II

2013 Rate Adjustments

District of Columbia

<u>Plan</u>	<u>Rate Change</u>
F	10.0%
G	6.0%

Bankers Life and Casualty Company

Exhibit III

Certificate Form Series GR-A11

Rate History

Year	A11F	A11G
1996	4.5%	3.5%
1997	*	*
1998	6.0%	6.0%
1999	6.0%	14.5%
2000	15.0%	0.0%
2001	10.0%	10.0%
2002	0.0%	0.0%
2003	0.0%	8.0%
2004	0.0%	0.0%
2005	*	*
2006	11.5%	25.0%
2007	4.5%	8.5%
2008	4.0%	0.0%
2009	9.5%	10.5%
2010	0.0%	0.0%
2011	0.0%	0.0%
2012	6.5%	0.0%

*In 1997, rate increases were implemented varying by zip

<u>3 Digit Zip Code</u>	<u>A11F</u>	<u>A11G</u>
290-293, 296, 297	0.7%	0.0%
294, 295, 298, 299	10.7%	10.0%

*In 2005, rate increases were implemented varying by zip

<u>3 Digit Zip Code</u>	<u>A11F</u>	<u>A11G</u>
290-293, 296-297	18.4%	3.5%
294-295, 298-299	7.7%	-5.9%

Bankers Life and Casualty Company

Exhibit IV

Certificate Form Series GR-A11

In-force Certificate History

District of Columbia

<u>Year-End</u>	<u>GR-A11F</u>	<u>GR-A11G</u>
1996	0	0
1997	0	1
1998	0	1
1999	0	2
2000	0	3
2001	6	4
2002	8	4
2003	8	4
2004	8	4
2005	7	4
2006	6	4
2007	6	2
2008	6	2
2009	6	1
2010	6	1
2011	4	1
As of 9/2012	4	1

Nationwide

<u>Year-End</u>	<u>GR-A11F</u>	<u>GR-A11G</u>
1996	2,237	119
1997	5,063	265
1998	7,149	450
1999	10,326	823
2000	10,896	1,793
2001	11,135	4,951
2002	11,988	7,347
2003	11,142	6,409
2004	10,434	5,727
2005	9,692	5,063
2006	8,649	4,321
2007	7,855	3,777
2008	7,247	3,342
2009	6,892	2,971
2010	6,370	2,632
2011	5,694	2,309
As of 9/2012	5,237	2,136

Bankers Life and Casualty Company

Exhibit V

Certificate Form Series GR-A11

District of Columbia Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
A11F	2001	5,547	3,392	61.1%
	2002	11,732	5,835	49.7%
	2003	13,274	8,038	60.6%
	2004	13,432	14,926	111.1%
	2005	14,052	11,262	80.1%
	2006	12,315	14,451	117.3%
	2007	12,288	7,854	63.9%
	2008	13,449	4,697	34.9%
	2009	14,842	8,993	60.6%
	2010	14,994	26,408	176.1%
	2011	13,185	12,747	96.7%
	1-9/2012	7,859	3,712	47.2%
	Total	146,969	122,315	83.2%
A11G	1997	639	12	1.9%
	1998	992	67	6.7%
	1999	1,411	1,129	80.0%
	2000	4,303	1,574	36.6%
	2001	6,422	3,809	59.3%
	2002	9,392	13,494	143.7%
	2003	10,226	6,264	61.3%
	2004	8,966	2,220	24.8%
	2005	8,899	2,517	28.3%
	2006	9,885	4,674	47.3%
	2007	7,402	7,317	98.9%
	2008	6,618	5,169	78.1%
	2009	3,878	3,813	98.3%
	2010	2,455	804	32.8%
	2011	2,713	1,624	59.9%
	1-9/2012	2,111	335	15.8%
	Total	86,313	54,822	63.5%
All	1997	639	12	1.9%
	1998	992	67	6.7%
	1999	1,411	1,129	80.0%
	2000	4,303	1,574	36.6%
	2001	11,969	7,201	60.2%
	2002	21,125	19,329	91.5%
	2003	23,500	14,302	60.9%
	2004	22,398	17,146	76.5%
	2005	22,951	13,779	60.0%
	2006	22,200	19,125	86.2%
	2007	19,690	15,171	77.1%
	2008	20,067	9,866	49.2%
	2009	18,720	12,806	68.4%
	2010	17,449	27,213	156.0%
	2011	15,898	14,371	90.4%
	1-9/2012	9,971	4,047	40.6%
	Total	233,282	177,137	75.9%

Bankers Life and Casualty Company

Exhibit V

Certificate Form Series GR-A11

Nationwide Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
A11F	1996	986,621	641,583	65.0%
	1997	4,746,015	3,209,295	67.6%
	1998	8,021,952	5,436,114	67.8%
	1999	12,345,573	8,787,837	71.2%
	2000	16,272,566	11,476,608	70.5%
	2001	18,814,440	12,492,776	66.4%
	2002	20,725,750	13,796,933	66.6%
	2003	20,891,740	14,536,795	69.6%
	2004	20,110,069	15,097,562	75.1%
	2005	19,914,452	15,422,039	77.4%
	2006	19,601,026	14,941,097	76.2%
	2007	18,695,632	13,955,529	74.6%
	2008	17,735,088	13,876,062	78.2%
	2009	16,886,383	13,526,590	80.1%
	2010	16,364,192	13,247,239	81.0%
	2011	15,009,522	12,050,699	80.3%
	1-9/2012	10,755,918	8,728,376	81.1%
	Total	257,876,939	191,223,135	74.2%
A11G	1996	47,967	26,507	55.3%
	1997	200,581	131,939	65.8%
	1998	383,881	299,178	77.9%
	1999	775,234	538,999	69.5%
	2000	1,582,253	1,075,791	68.0%
	2001	4,607,946	3,178,037	69.0%
	2002	9,739,421	6,861,101	70.4%
	2003	10,768,761	7,519,241	69.8%
	2004	10,273,346	7,230,412	70.4%
	2005	9,836,604	7,079,227	72.0%
	2006	9,073,798	6,318,343	69.6%
	2007	8,154,801	5,986,696	73.4%
	2008	7,388,068	5,583,894	75.6%
	2009	6,751,310	5,256,038	77.9%
	2010	6,293,893	4,708,861	74.8%
	2011	5,882,885	4,306,725	73.2%
	1-9/2012	4,036,652	3,194,260	79.1%
	Total	95,797,401	69,295,249	72.3%

Bankers Life and Casualty Company

Exhibit V

Certificate Form Series GR-A11

Nationwide Experience

	Experience Period	Earned Premium	Incurred Claims	Claim Ratio
All	1996	1,034,588	668,090	64.6%
	1997	4,946,596	3,341,234	67.5%
	1998	8,405,833	5,735,292	68.2%
	1999	13,120,808	9,326,836	71.1%
	2000	17,854,819	12,552,399	70.3%
	2001	23,422,386	15,670,813	66.9%
	2002	30,465,171	20,658,034	67.8%
	2003	31,660,501	22,056,035	69.7%
	2004	30,383,415	22,327,974	73.5%
	2005	29,751,056	22,501,266	75.6%
	2006	28,674,824	21,259,440	74.1%
	2007	26,850,433	19,942,225	74.3%
	2008	25,123,155	19,459,957	77.5%
	2009	23,637,693	18,782,628	79.5%
	2010	22,658,085	17,956,100	79.2%
	2011	20,892,408	16,357,424	78.3%
	1-9/2012	14,792,570	11,922,636	80.6%
	Total	353,674,340	260,518,384	73.7%

**Bankers Life and Casualty Company
Group Certificate Form GR-A11F**

Exhibit VI

With the 2013 Justified Rate Action
District of Columbia Experience

Issue Year	Experience Year	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio	Exposed Policies(1)	Persistency	Average Annual Premium(2)	Premium Trend(3)	Average Claim Cost(4)	Claim Cost Trend
2006	1996	---	-	-	---	-	---	-	---	-	---
&	1997	---	-	-	---	-	---	-	---	-	---
prior	1998	---	-	-	---	-	---	-	---	-	---
	1999	---	-	-	---	-	---	-	---	-	---
	2000	---	-	-	---	-	---	-	---	-	---
	2001	0.0	5,547	3,392	61.1%	52	---	1,280.13	---	782.68	---
	2002	0.8	11,732	5,835	49.7%	106	203.8%	1,328.19	3.8%	660.59	-15.6%
	2003	1.8	13,274	8,038	60.6%	120	113.2%	1,327.39	-0.1%	803.77	21.7%
	2004	2.8	13,432	14,926	111.1%	120	100.0%	1,343.17	1.2%	1,492.60	85.7%
	2005	3.7	14,052	11,262	80.1%	119	99.2%	1,417.02	5.5%	1,135.71	-23.9%
	2006	4.7	12,315	14,451	117.3%	93	78.2%	1,588.97	12.1%	1,864.63	64.2%
	2007	5.7	12,288	7,854	63.9%	88	94.6%	1,675.63	5.5%	1,071.01	-42.6%
	2008	6.7	13,449	4,697	34.9%	88	100.0%	1,833.95	9.4%	640.53	-40.2%
	2009	7.7	14,842	8,993	60.6%	88	100.0%	2,023.96	10.4%	1,226.32	91.5%
	2010	8.7	14,994	26,408	176.1%	88	100.0%	2,044.63	1.0%	3,601.12	193.7%
	2011	9.6	13,185	12,747	96.7%	79	89.8%	2,002.82	-2.0%	1,936.24	-46.2%
	Thru 2011	5.1	139,110	118,603	85.3%	1,041					
	2012	10.6	12,803	12,315	96.2%	71	90.0%	2,163.96	8.0%	2,081.46	7.5%
	Thru 2012	5.6	151,913	130,918	86.2%	1,112					
	2013	11.6	12,668	11,722	92.5%	62	87.0%	2,451.79	13.3%	2,268.79	9.0%
	Thru 2013	6.0	164,581	142,640	86.7%	1,174					
2007	2007	---	-	-	---	-	---	-	---	-	---
	2008	---	-	-	---	-	---	-	---	-	---
	2009	---	-	-	---	-	---	-	---	-	---
	2010	---	-	-	---	-	---	-	---	-	---
	2011	---	-	-	---	-	---	-	---	-	---
	Thru 2011	---	-	-	---	-	---	-	---	-	---
	2012	---	-	-	---	-	---	-	---	-	---
	Thru 2012	---	-	-	---	-	---	-	---	-	---
	2013	---	-	-	---	-	---	-	---	-	---
	Thru 2013	---	-	-	---	-	---	-	---	-	---
2008	2008	---	-	-	---	-	---	-	---	-	---
	2009	---	-	-	---	-	---	-	---	-	---
	2010	---	-	-	---	-	---	-	---	-	---
	2011	---	-	-	---	-	---	-	---	-	---
	Thru 2011	---	-	-	---	-	---	-	---	-	---
	2012	---	-	-	---	-	---	-	---	-	---
	Thru 2012	---	-	-	---	-	---	-	---	-	---
	2013	---	-	-	---	-	---	-	---	-	---
	Thru 2013	---	-	-	---	-	---	-	---	-	---
2009	2009	---	-	-	---	-	---	-	---	-	---
	2010	---	-	-	---	-	---	-	---	-	---
	2011	---	-	-	---	-	---	-	---	-	---
	Thru 2011	---	-	-	---	-	---	-	---	-	---
	2012	---	-	-	---	-	---	-	---	-	---
	Thru 2012	---	-	-	---	-	---	-	---	-	---
	2013	---	-	-	---	-	---	-	---	-	---
	Thru 2013	---	-	-	---	-	---	-	---	-	---
2010	2010	---	-	-	---	-	---	-	---	-	---
	2011	---	-	-	---	-	---	-	---	-	---
	Thru 2011	---	-	-	---	-	---	-	---	-	---
	2012	---	-	-	---	-	---	-	---	-	---
	Thru 2012	---	-	-	---	-	---	-	---	-	---
	2013	---	-	-	---	-	---	-	---	-	---
	Thru 2013	---	-	-	---	-	---	-	---	-	---
All	1996	---	-	-	---	-	---	-	---	-	---
	1997	---	-	-	---	-	---	-	---	-	---
	1998	---	-	-	---	-	---	-	---	-	---
	1999	---	-	-	---	-	---	-	---	-	---
	2000	---	-	-	---	-	---	-	---	-	---
	2001	0.0	5,547	3,392	61.1%	52	---	1,280.13	---	782.68	---
	2002	0.8	11,732	5,835	49.7%	106	203.8%	1,328.19	3.8%	660.59	-15.6%
	2003	1.8	13,274	8,038	60.6%	120	113.2%	1,327.39	-0.1%	803.77	21.7%
	2004	2.8	13,432	14,926	111.1%	120	100.0%	1,343.17	1.2%	1,492.60	85.7%
	2005	3.7	14,052	11,262	80.1%	119	99.2%	1,417.02	5.5%	1,135.71	-23.9%
	2006	4.7	12,315	14,451	117.3%	93	78.2%	1,588.97	12.1%	1,864.63	64.2%
	2007	5.7	12,288	7,854	63.9%	88	94.6%	1,675.63	5.5%	1,071.01	-42.6%
	2008	6.7	13,449	4,697	34.9%	88	100.0%	1,833.95	9.4%	640.53	-40.2%
	2009	7.7	14,842	8,993	60.6%	88	100.0%	2,023.96	10.4%	1,226.32	91.5%
	2010	8.7	14,994	26,408	176.1%	88	100.0%	2,044.63	1.0%	3,601.12	193.7%
	2011	9.6	13,185	12,747	96.7%	79	89.8%	2,002.82	-2.0%	1,936.24	-46.2%
	Thru 2011	5.1	139,110	118,603	85.3%	1,041					
	2012	10.6	12,803	12,315	96.2%	71	89.9%	2,163.89	8.0%	2,081.41	7.5%
	Thru 2012	5.6	151,913	130,918	86.2%	1,112					
	2013	11.6	12,668	11,722	92.5%	62	87.3%	2,451.87	13.3%	2,268.77	9.0%
	Thru 2013	6.0	164,581	142,640	86.7%	1,174					
	2014	12.6	12,316	11,382	92.4%	56	90.0%	2,639.14	7.6%	2,438.93	7.5%
	2015	13.6	11,741	10,924	93.0%	50	90.0%	2,817.92	6.8%	2,621.85	7.5%
	2016	14.6	11,283	10,569	93.7%	45	90.0%	3,008.81	6.8%	2,818.49	7.5%
	2017	15.6	10,977	10,352	94.3%	41	90.0%	3,212.64	6.8%	3,029.88	7.5%
	2018	16.6	10,577	10,043	95.0%	37	90.0%	3,430.27	6.8%	3,257.12	7.5%
	2019	17.6	10,072	9,629	95.6%	33	90.0%	3,662.65	6.8%	3,501.40	7.5%
	2020	18.6	9,777	9,410	96.2%	30	90.0%	3,910.77	6.8%	3,764.01	7.5%
	2021	19.6	9,395	9,104	96.9%	27	90.0%	4,175.70	6.8%	4,046.31	7.5%
	2022	20.6	8,917	8,700	97.6%	24	90.0%	4,458.57	6.8%	4,349.78	7.5%
	Thru 2022	9.8	259,636	232,753	89.6%	1,517					

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2011	All	139,110	118,603	85.3%
2012	All	12,803	12,315	96.2%
2013	All	12,668	11,722	92.5%
2014-2022	All	95,055	90,113	94.8%
Cumulative	All	259,636	232,753	89.6%
Thru 2011		139,110	118,603	85.3%
2012 - 2022		120,526	114,150	94.7%

Projection Assumptions				
Persistency			Claim Cost Trend	
Ultimate	90.0%		2012	7.5%
			2022	7.5%
Rate Changes	Aging	R.S. Change	Total	Effect. (5)
2011	0.9%	0.0%	0.9%	0.792
2012	0.9%	11.5%	12.5%	0.641
2013	0.9%	10.0%	11.0%	0.792
2014	0.9%	5.8%	6.8%	0.792
2015	0.9%	5.8%	6.8%	0.792
2016	0.9%	5.8%	6.8%	0.792
2017	0.9%	5.8%	6.8%	0.792
2018	0.9%	5.8%	6.8%	0.792
2019	0.9%	5.8%	6.8%	0.792
2020	0.9%	5.8%	6.8%	0.792
2021	0.9%	5.8%	6.8%	0.792
2022	0.9%	5.8%	6.8%	0.792

- (1) Sum of mean in-force policies as of each month in the experience month.
(2) 12" Earned Premium/Exposed Policies.
(3) 2014+ increases assumed to be claim cost trend net of aging at 1.6% per year.
Ex: 2014 prem trend = (1.110*0.208) * (1.068*0.792) - 1 = 7.6%.
(4) 12" Incurred Claims/Exposed Policies.
(5) 2013+ rate increases are assumed to be 0.792 effective in the increase year and 0.208 effective in the following year.

**Bankers Life and Casualty Company
Group Certificate Form GR-A11G**

Exhibit VI

**With the 2013 Justified Rate Action
District of Columbia Experience**

Issue Year	Experience Year	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio	Exposed Policies(1)	Persistency	Average Annual Premium(2)	Premium Trend(3)	Average Claim Cost(4)	Claim Cost Trend
2006	1996	---	-	-	---	-	---	-	---	-	---
& prior	1997	0.0	639	12	1.9%	11	---	696.60	---	13.23	---
	1998	1.0	992	67	6.7%	16	145.5%	744.26	6.8%	50.14	279.0%
	1999	1.6	1,411	1,129	80.0%	18	112.5%	940.63	26.4%	752.67	1401.1%
	2000	1.4	4,303	1,574	36.6%	39	216.7%	1,324.08	40.8%	484.25	-35.7%
	2001	2.0	6,422	3,809	59.3%	51	130.8%	1,510.94	14.1%	896.22	85.1%
	2002	2.4	9,392	13,494	143.7%	64	125.5%	1,761.06	16.6%	2,530.11	182.3%
	2003	3.5	10,226	6,264	61.3%	64	100.0%	1,917.46	8.9%	1,174.49	-53.6%
	2004	4.7	8,966	2,220	24.8%	64	100.0%	1,681.17	-12.3%	416.17	-64.6%
	2005	5.8	8,899	2,517	28.3%	64	100.0%	1,668.52	-0.8%	471.89	13.4%
	2006	6.8	9,885	4,674	47.3%	64	100.0%	1,853.53	11.1%	876.46	85.7%
	2007	7.5	7,402	7,317	98.9%	42	65.6%	2,114.79	14.1%	2,090.55	138.5%
	2008	8.3	6,618	5,169	78.1%	32	76.2%	2,481.81	17.4%	1,938.38	-7.3%
	2009	8.7	3,878	3,813	98.3%	21	65.6%	2,215.90	-10.7%	2,178.82	12.4%
	2010	9.0	2,455	804	32.8%	16	76.2%	1,841.21	-16.9%	603.28	-72.3%
	2011	10.0	2,713	1,624	59.9%	16	100.0%	2,034.80	10.5%	1,218.32	101.9%
	Thru 2011	5.2	84,202	54,487	64.7%	582					
	2012	11.0	2,467	1,528	61.9%	14	87.0%	2,114.37	3.9%	1,309.69	7.5%
	Thru 2012	5.3	86,669	56,015	64.6%	596					
	2013	12.0	2,242	1,408	62.8%	12	87.0%	2,242.29	6.1%	1,407.92	7.5%
	Thru 2013	5.5	88,911	57,423	64.6%	608					
2007	2007	---	-	-	---	-	---	-	---	-	---
	2008	---	-	-	---	-	---	-	---	-	---
	2009	---	-	-	---	-	---	-	---	-	---
	2010	---	-	-	---	-	---	-	---	-	---
	2011	---	-	-	---	-	---	-	---	-	---
	Thru 2011	---	-	-	---	-	---	-	---	-	---
	2012	---	-	-	---	-	---	-	---	-	---
	Thru 2012	---	-	-	---	-	---	-	---	-	---
	2013	---	-	-	---	-	---	-	---	-	---
	Thru 2013	---	-	-	---	-	---	-	---	-	---
2008	2008	---	-	-	---	-	---	-	---	-	---
	2009	---	-	-	---	-	---	-	---	-	---
	2010	---	-	-	---	-	---	-	---	-	---
	2011	---	-	-	---	-	---	-	---	-	---
	Thru 2011	---	-	-	---	-	---	-	---	-	---
	2012	---	-	-	---	-	---	-	---	-	---
	Thru 2012	---	-	-	---	-	---	-	---	-	---
	2013	---	-	-	---	-	---	-	---	-	---
	Thru 2013	---	-	-	---	-	---	-	---	-	---
2009	2009	---	-	-	---	-	---	-	---	-	---
	2010	---	-	-	---	-	---	-	---	-	---
	2011	---	-	-	---	-	---	-	---	-	---
	Thru 2011	---	-	-	---	-	---	-	---	-	---
	2012	---	-	-	---	-	---	-	---	-	---
	Thru 2012	---	-	-	---	-	---	-	---	-	---
	2013	---	-	-	---	-	---	-	---	-	---
	Thru 2013	---	-	-	---	-	---	-	---	-	---
2010	2010	---	-	-	---	-	---	-	---	-	---
	2011	---	-	-	---	-	---	-	---	-	---
	Thru 2011	---	-	-	---	-	---	-	---	-	---
	2012	---	-	-	---	-	---	-	---	-	---
	Thru 2012	---	-	-	---	-	---	-	---	-	---
	2013	---	-	-	---	-	---	-	---	-	---
	Thru 2013	---	-	-	---	-	---	-	---	-	---
All	1996	---	-	-	---	-	---	-	---	-	---
	1997	0.0	639	12	1.9%	11	---	696.60	---	13.23	---
	1998	1.0	992	67	6.7%	16	145.5%	744.26	6.8%	50.14	279.0%
	1999	1.6	1,411	1,129	80.0%	18	112.5%	940.63	26.4%	752.67	1401.1%
	2000	1.4	4,303	1,574	36.6%	39	216.7%	1,324.08	40.8%	484.25	-35.7%
	2001	2.0	6,422	3,809	59.3%	51	130.8%	1,510.94	14.1%	896.22	85.1%
	2002	2.4	9,392	13,494	143.7%	64	125.5%	1,761.06	16.6%	2,530.11	182.3%
	2003	3.5	10,226	6,264	61.3%	64	100.0%	1,917.46	8.9%	1,174.49	-53.6%
	2004	4.7	8,966	2,220	24.8%	64	100.0%	1,681.17	-12.3%	416.17	-64.6%
	2005	5.8	8,899	2,517	28.3%	64	100.0%	1,668.52	-0.8%	471.89	13.4%
	2006	6.8	9,885	4,674	47.3%	64	100.0%	1,853.53	11.1%	876.46	85.7%
	2007	7.5	7,402	7,317	98.9%	42	65.6%	2,114.79	14.1%	2,090.55	138.5%
	2008	8.3	6,618	5,169	78.1%	32	76.2%	2,481.81	17.4%	1,938.38	-7.3%
	2009	8.7	3,878	3,813	98.3%	21	65.6%	2,215.90	-10.7%	2,178.82	12.4%
	2010	9.0	2,455	804	32.8%	16	76.2%	1,841.21	-16.9%	603.28	-72.3%
	2011	10.0	2,713	1,624	59.9%	16	100.0%	2,034.80	10.5%	1,218.32	101.9%
	Thru 2011	5.2	84,202	54,487	64.7%	582					
	2012	11.0	2,467	1,528	61.9%	14	87.5%	2,114.57	3.9%	1,309.71	7.5%
	Thru 2012	5.3	86,669	56,015	64.6%	596					
	2013	12.0	2,242	1,408	62.8%	12	85.7%	2,242.00	6.0%	1,408.00	7.5%
	Thru 2013	5.5	88,911	57,423	64.6%	608					
	2014	13.0	1,998	1,261	63.1%	10	87.0%	2,397.28	6.9%	1,513.60	7.5%
	2015	14.0	1,921	1,220	63.5%	9	87.0%	2,561.80	6.9%	1,627.12	7.5%
	2016	15.0	1,825	1,166	63.9%	8	87.0%	2,737.61	6.9%	1,749.15	7.5%
	2017	16.0	1,707	1,097	64.3%	7	87.0%	2,925.49	6.9%	1,880.34	7.5%
	2018	17.0	1,563	1,011	64.7%	6	87.0%	3,126.26	6.9%	2,021.37	7.5%
	2019	18.0	1,392	905	65.0%	5	87.0%	3,340.81	6.9%	2,172.97	7.5%
	2020	19.0	1,190	779	65.5%	4	87.0%	3,570.08	6.9%	2,335.94	7.5%
	2021	20.0	954	628	65.8%	3	87.0%	3,815.09	6.9%	2,511.14	7.5%
	2022	21.0	1,019	675	66.2%	3	87.0%	4,076.91	6.9%	2,699.48	7.5%
	Thru 2022	7.0	102,480	66,165	64.6%	663					

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2011	All	84,202	54,487	64.7%
2012	All	2,467	1,528	61.9%
2013	All	2,242	1,408	62.8%
2014-2022	All	13,569	8,742	64.4%
Cumulative	All	102,480	66,165	64.6%
Thru 2011		84,202	54,487	64.7%
2012 - 2022		18,278	11,678	63.9%

Projection Assumptions				
Persistency		Claim Cost Trend		
Ultimate	87.0%	2012	2022	7.5%
Rate Changes	Aging	R.S. Change	Total	Effect. (5)
2011	1.1%	15.0%	16.3%	0.792
2012	1.1%	0.0%	1.1%	0.641
2013	1.1%	6.0%	7.2%	0.792
2014	1.1%	5.7%	6.9%	0.792
2015	1.1%	5.7%	6.9%	0.792
2016	1.1%	5.7%	6.9%	0.792
2017	1.1%	5.7%	6.9%	0.792
2018	1.1%	5.7%	6.9%	0.792
2019	1.1%	5.7%	6.9%	0.792
2020	1.1%	5.7%	6.9%	0.792
2021	1.1%	5.7%	6.9%	0.792
2022	1.1%	5.7%	6.9%	0.792

- (1) Sum of mean in-force policies as of each month in the experience month.
(2) 12" Earned Premium/Exposed Policies.
(3) 2014+ increases assumed to be claim cost trend net of aging at 1.7% per year.
Ex: 2014 prem trend = (1.072*0.208) * (1.069*0.792) - 1 = 6.9%.
(4) 12" Incurred Claims/Exposed Policies.
(5) 2013+ rate increases are assumed to be 0.792 effective in the increase year and 0.208 effective in the following year.

**Bankers Life and Casualty Company
Group Certificate Form GR-A11F**

Exhibit VI

With the 2013 Justified Rate Action
Nationwide Experience

Issue Year	Experience Year	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio	Exposed Policies(1)	Persistency	Average Annual Premium(2)	Premium Trend(3)	Average Claim Cost(4)	Claim Cost Trend
2006 & prior	1996	0.0	986,621	641,583	65.0%	9,631	---	1,229.31	---	799.40	---
	1997	0.6	4,746,015	3,209,295	67.6%	45,567	473.1%	1,249.86	1.7%	845.16	5.7%
	1998	1.1	8,021,952	5,436,114	67.8%	73,964	162.3%	1,301.49	4.1%	881.96	4.4%
	1999	1.5	12,345,573	8,787,837	71.2%	107,815	145.8%	1,374.08	5.6%	978.10	10.9%
	2000	2.1	16,272,566	11,476,608	70.5%	129,170	119.8%	1,511.73	10.0%	1,066.19	9.0%
	2001	2.7	18,814,440	12,492,776	66.4%	132,927	102.9%	1,698.48	12.4%	1,127.79	5.8%
	2002	3.2	20,725,750	13,796,933	66.6%	139,689	105.1%	1,780.45	4.8%	1,185.23	5.1%
	2003	4.0	20,891,740	14,536,795	69.6%	138,681	99.3%	1,807.75	1.5%	1,257.86	6.1%
	2004	5.1	20,110,069	15,097,562	75.1%	129,302	93.2%	1,866.33	3.2%	1,401.14	11.4%
	2005	6.0	19,914,452	15,422,039	77.4%	120,789	93.4%	1,978.44	6.0%	1,532.13	9.3%
	2006	6.9	19,601,026	14,941,097	76.2%	109,681	90.8%	2,144.51	8.4%	1,634.68	6.7%
	2007	7.9	18,556,464	13,887,174	74.8%	97,481	88.9%	2,284.32	6.5%	1,709.52	4.6%
	2008	8.9	17,353,579	13,603,801	78.4%	87,523	89.8%	2,379.29	4.2%	1,865.17	9.1%
	2009	9.9	16,020,395	12,901,585	80.5%	79,433	90.8%	2,420.21	1.7%	1,949.05	4.5%
	2010	10.8	15,136,248	12,394,578	81.9%	72,544	91.3%	2,503.79	3.5%	2,050.27	5.2%
	2011	11.9	13,926,251	11,260,716	80.9%	65,256	90.0%	2,560.91	2.3%	2,070.75	1.0%
	Thru 2011	5.8	243,423,141	179,886,493	73.9%	1,539,453					
	2012	12.9	13,544,851	10,894,709	80.4%	58,730	90.0%	2,767.55	8.1%	2,226.06	7.5%
2007	Thru 2012	6.2	256,967,992	190,781,202	74.2%	1,598,183					
	2013	13.9	12,941,129	10,331,452	79.8%	51,095	87.0%	3,039.31	9.8%	2,426.41	9.0%
	Thru 2013	6.5	269,909,121	201,112,654	74.5%	1,649,278					
2008	2007	0.0	139,168	68,355	49.1%	838	---	1,992.86	---	978.83	---
	2008	1.0	214,495	165,470	77.1%	1,289	153.8%	1,996.85	0.2%	1,540.45	57.4%
	2009	2.0	203,916	185,609	91.0%	1,217	94.4%	2,010.68	0.7%	1,830.17	18.8%
	2010	3.0	205,512	170,734	83.1%	1,179	96.9%	2,091.72	4.0%	1,737.75	-5.0%
	2011	4.0	178,919	124,142	69.4%	1,000	84.8%	2,147.02	2.6%	1,489.71	-14.3%
	Thru 2011	2.1	942,010	714,311	75.8%	5,523					
	2012	5.0	174,020	120,108	69.0%	900	90.0%	2,320.26	8.1%	1,601.44	7.5%
	Thru 2012	2.5	1,116,030	834,419	74.8%	6,423					
	2013	6.0	166,264	113,898	68.5%	783	87.0%	2,548.10	9.8%	1,745.57	9.0%
	Thru 2013	3.0	1,282,294	948,317	74.0%	7,206					
2009	2008	0.0	167,014	106,791	63.9%	1,029	---	1,947.68	---	1,245.38	---
	2009	1.0	325,377	226,586	69.6%	2,045	198.7%	1,909.30	-2.0%	1,329.60	6.8%
	2010	2.0	309,204	193,391	62.5%	1,890	92.4%	1,963.20	2.8%	1,227.88	-7.7%
	2011	3.0	263,809	182,695	69.3%	1,603	84.8%	1,974.86	0.6%	1,367.65	11.4%
	Thru 2011	1.6	1,065,403	709,463	66.6%	6,567					
	2012	4.0	248,102	170,913	68.9%	1,395	87.0%	2,134.21	8.1%	1,470.22	7.5%
	Thru 2012	2.1	1,313,505	880,376	67.0%	7,962					
	2013	5.0	245,316	167,733	68.4%	1,256	90.0%	2,343.78	9.8%	1,602.54	9.0%
	Thru 2013	2.5	1,558,821	1,048,109	67.2%	9,218					
	Thru 2013	2.1	2,241,964	1,638,565	73.1%	12,461					
2010	2009	0.0	336,695	212,810	63.2%	1,995	---	2,025.23	---	1,280.06	---
	2010	1.0	543,068	380,715	70.1%	3,189	159.8%	2,043.53	0.9%	1,432.61	11.9%
	2011	2.0	469,369	362,198	77.2%	2,712	85.0%	2,076.86	1.6%	1,602.64	11.9%
	Thru 2011	1.1	1,349,132	955,723	70.8%	7,896					
	2012	3.0	456,557	350,454	76.8%	2,441	90.0%	2,244.44	8.1%	1,722.84	7.5%
	Thru 2012	1.6	1,805,689	1,306,177	72.3%	10,337					
	2013	4.0	436,275	332,388	76.2%	2,124	87.0%	2,464.83	9.8%	1,877.90	9.0%
	Thru 2013	2.1	2,241,964	1,638,565	73.1%	12,461					
	Thru 2013	1.5	666,773	456,669	68.5%	3,593					
	Thru 2013	1.5	666,773	456,669	68.5%	3,593					
All	1996	0.0	986,621	641,583	65.0%	9,631	---	1,229.31	---	799.40	---
	1997	0.6	4,746,015	3,209,295	67.6%	45,567	473.1%	1,249.86	1.7%	845.16	5.7%
	1998	1.1	8,021,952	5,436,114	67.8%	73,964	162.3%	1,301.49	4.1%	881.96	4.4%
	1999	1.5	12,345,573	8,787,837	71.2%	107,815	145.8%	1,374.08	5.6%	978.10	10.9%
	2000	2.1	16,272,566	11,476,608	70.5%	129,170	119.8%	1,511.73	10.0%	1,066.19	9.0%
	2001	2.7	18,814,440	12,492,776	66.4%	132,927	102.9%	1,698.48	12.4%	1,127.79	5.8%
	2002	3.2	20,725,750	13,796,933	66.6%	139,689	105.1%	1,780.45	4.8%	1,185.23	5.1%
	2003	4.0	20,891,740	14,536,795	69.6%	138,681	99.3%	1,807.75	1.5%	1,257.86	6.1%
	2004	5.1	20,110,069	15,097,562	75.1%	129,302	93.2%	1,866.33	3.2%	1,401.14	11.4%
	2005	6.0	19,914,452	15,422,039	77.4%	120,789	93.4%	1,978.44	6.0%	1,532.13	9.3%
	2006	6.9	19,601,026	14,941,097	76.2%	109,681	90.8%	2,144.51	8.4%	1,634.68	6.7%
	2007	7.8	18,695,632	13,955,529	74.6%	98,319	89.6%	2,281.83	6.4%	1,703.30	4.2%
	2008	8.7	17,735,088	13,876,062	78.2%	89,841	91.4%	2,368.86	3.8%	1,853.42	8.8%
	2009	9.4	16,886,383	13,526,590	80.1%	84,690	94.3%	2,392.69	1.0%	1,916.63	3.4%
	2010	10.1	16,364,192	13,247,239	81.0%	79,777	94.2%	2,461.49	2.9%	1,992.64	4.0%
	2011	11.2	15,009,522	12,050,699	80.3%	71,547	89.7%	2,517.43	2.3%	2,021.17	1.4%
	Thru 2011	5.7	247,121,022	182,494,758	73.8%	1,561,390					
	2012	12.2	14,589,942	11,653,148	79.9%	64,344	89.9%	2,720.99	8.1%	2,173.28	7.5%
	Thru 2012	6.1	261,710,964	194,147,906	74.2%	1,625,734					
	2013	13.2	13,948,009	11,056,408	79.3%	56,022	87.1%	2,987.69	9.8%	2,368.30	9.0%
	Thru 2013	6.5	275,658,973	205,204,314	74.4%	1,681,756					
	2014	14.2	13,428,317	10,697,107	79.7%	50,420	90.0%	3,195.95	7.0%	2,545.92	7.5%
	2015	15.2	12,853,054	10,349,436	80.5%	45,378	90.0%	3,398.93	6.4%	2,736.86	7.5%
	2016	16.2	12,302,369	10,013,015	81.4%	40,840	90.0%	3,614.80	6.4%	2,942.12	7.5%
	2017	17.2	11,775,336	9,687,595	82.3%	36,756	90.0%	3,844.38	6.4%	3,162.78	7.5%
	2018	18.2	11,270,742	9,372,639	83.2%	33,080	90.0%	4,088.54	6.4%	3,399.99	7.5%
	2019	19.2	10,787,884	9,068,030	84.1%	29,772	90.0%	4,348.20	6.4%	3,654.99	7.5%
	2020	20.2	10,325,788	8,773,375	85.0%	26,795	90.0%	4,624.35	6.4%	3,929.11	7.5%
	2021	21.2	9,883,621	8,488,410	85.9%	24,116	90.0%	4,918.04	6.4%	4,223.79	7.5%
	2022	22.2	9,460,032	8,212,378	86.8%	21,704	90.0%	5,230.39	6.4%	4,540.57	7.5%
	Thru 2022	9.6	377,746,116	289,866,299	76.7%	1,990,617					

Experience Period	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio
Thru 2011	All	247,121,022	182,494,758	73.8%
2012	All	14,589,942	11,653,148	79.9%
2013	All	13,948,009	11,056,408	79.3%
2014-2022	All	102,087,143	84,661,985	82.9%
Cumulative	All	377,746,116	289,866,299	76.7%
Thru 2011		247,121,022	182,494,758	73.8%
2012 - 2022		130,625,094	107,371,541	82.2%

Projection Assumptions

Persistency			Claim Cost Trend		
Ultimate		90.0%	2012	2022	7.5%
Rate Changes	Aging	R.S. Change	Total	Effect. (5)	
2011	0.5%	2.8%	3.3%	0.877	
2012	0.5%	8.0%	8.5%	0.897	
2013	0.5%	10.0%	10.6%	0.850	
2014	0.5%	5.8%	6.4%	0.850	
2015	0.5%	5.8%	6.4%	0.850	
2016	0.5%	5.8%	6.4%	0.850	
2017	0.5%	5.8%	6.4%	0.850	
2018	0.5%	5.8%	6.4%	0.850	
2019	0.5%	5.8%	6.4%	0.850	
2020	0.5%	5.8%	6.4%	0.850	
2021	0.5%	5.8%	6.4%	0.850	
2022	0.5%	5.8%	6.4%	0.850	

- (1) Sum of mean in-force policies as of each month in the experience month.
- (2) 12" Earned Premium/Exposed Policies.
- (3) 2014+ increases assumed to be claim cost trend net of aging at 1.6% per year.
Ex: 2014 prem trend = (1.106*0.150) * (1.064*0.850) - 1 = 7.0%.
- (4) 12" Incurred Claims/Exposed Policies.
- (5) 2013+ rate increases are assumed to be 0.850 effective in the increase year and 0.150 effective in the following year.

**Bankers Life and Casualty Company
Group Certificate Form GR-A11G**

Exhibit VI

With the 2013 Justified Rate Action
Nationwide Experience

Issue Year	Experience Year	Calendar Duration	Earned Premium	Incurred Claims	Claim Ratio	Exposed Policies(1)	Persistency	Average Annual Premium(2)	Premium Trend(3)	Average Claim Cost(4)	Claim Cost Trend	
2006 & prior	1996	0.0	47,967	26,507	55.3%	509	---	1,130.85	---	624.92	---	
	1997	0.6	200,581	131,939	65.8%	2,287	449.3%	1,052.46	-6.9%	692.29	10.8%	
	1998	1.0	383,881	299,178	77.9%	4,344	189.9%	1,060.44	0.8%	826.46	19.4%	
	1999	1.1	775,234	538,999	69.5%	7,880	181.4%	1,180.56	11.3%	820.81	-0.7%	
	2000	1.2	1,582,253	1,075,791	68.0%	14,363	182.3%	1,321.94	12.0%	898.80	9.5%	
	2001	0.9	4,607,946	3,178,037	69.0%	38,746	269.8%	1,427.12	8.0%	984.27	9.5%	
	2002	1.1	9,739,421	6,861,101	70.4%	78,908	203.7%	1,481.13	3.8%	1,043.41	6.0%	
	2003	1.9	10,768,761	7,519,241	69.8%	81,926	103.8%	1,577.34	6.5%	1,101.37	5.6%	
	2004	3.0	10,273,346	7,230,412	70.4%	72,419	88.4%	1,702.32	7.9%	1,198.10	8.8%	
	2005	4.0	9,836,604	7,079,227	72.0%	64,306	88.8%	1,835.59	7.8%	1,321.04	10.3%	
	2006	5.0	9,073,798	6,318,343	69.6%	55,662	86.6%	1,956.19	6.6%	1,362.15	3.1%	
	2007	6.0	8,153,657	5,986,632	73.4%	48,029	86.3%	2,037.18	4.1%	1,495.75	9.8%	
	2008	6.9	7,386,244	5,583,790	75.6%	42,135	87.7%	2,103.59	3.3%	1,590.26	6.3%	
	2009	7.9	6,749,483	5,255,981	77.9%	37,451	88.9%	2,162.66	2.8%	1,684.11	5.9%	
	2010	8.9	6,292,007	4,708,766	74.8%	33,508	89.5%	2,253.31	4.2%	1,686.32	0.1%	
	2011	9.9	5,882,150	4,306,682	73.2%	29,302	87.4%	2,408.91	6.9%	1,763.71	4.6%	
Thru 2011			91,753,333	66,100,625	72.0%	611,775	87.0%	2,438.61	1.2%	1,895.99	7.5%	
2012			5,180,624	4,027,873	77.7%	25,493						
Thru 2012			96,933,957	70,128,498	72.3%	637,268	87.0%	2,572.22	5.5%	2,038.19	7.5%	
2013			4,754,106	3,767,085	79.2%	22,179						
Thru 2013			101,688,063	73,895,583	72.7%	659,447						
2007	2007	0.0	1,143	63	5.5%	8	---	1,715.18	---	94.95	---	
	2008	1.0	1,823	105	5.7%	12	150.0%	1,823.28	6.3%	104.79	10.4%	
	2009	2.0	1,827	57	3.1%	12	100.0%	1,826.60	0.2%	57.36	-45.3%	
	2010	3.0	1,887	96	5.1%	12	100.0%	1,886.96	3.3%	95.92	67.2%	
	2011	4.0	735	43	5.9%	4	33.3%	2,205.75	16.9%	129.78	35.3%	
	Thru 2011		7,416	365	4.9%	48	87.0%	2,232.95	1.2%	139.51	7.5%	
	2012		558	35	6.3%	3						
	Thru 2012		7,974	400	5.0%	51	87.0%	2,355.30	5.5%	149.97	7.5%	
	2013		589	37	6.3%	3						
	Thru 2013		8,563	437	5.1%	54						
2008	2008	---	-	-	---	-	---	-	---	-	---	
	2009	---	-	-	---	-	---	-	---	-	---	
	2010	---	-	-	---	-	---	-	---	-	---	
	2011	---	-	-	---	-	---	-	---	-	---	
	Thru 2011		-	-	---	-	---	-	---	-	---	
	2012		-	-	---	-						
	Thru 2012		-	-	---	-	---	-	---	-	---	
2013		-	-	---	-							
Thru 2013		-	-	---	-							
2009	2009	---	-	-	---	-	---	-	---	-	---	
	2010	---	-	-	---	-	---	-	---	-	---	
	2011	---	-	-	---	-	---	-	---	-	---	
	Thru 2011		-	-	---	-	---	-	---	-	---	
	2012		-	-	---	-						
	Thru 2012		-	-	---	-	---	-	---	-	---	
	2013		-	-	---	-						
Thru 2013		-	-	---	-							
2010	2010	---	-	-	---	-	---	-	---	-	---	
	2011	---	-	-	---	-	---	-	---	-	---	
	Thru 2011		-	-	---	-	---	-	---	-	---	
	2012		-	-	---	-						
	Thru 2012		-	-	---	-	---	-	---	-	---	
	2013		-	-	---	-						
Thru 2013		-	-	---	-							
All	1996	0.0	47,967	26,507	55.3%	509	---	1,130.85	---	624.92	---	
	1997	0.6	200,581	131,939	65.8%	2,287	449.3%	1,052.46	-6.9%	692.29	10.8%	
	1998	1.0	383,881	299,178	77.9%	4,344	189.9%	1,060.44	0.8%	826.46	19.4%	
	1999	1.1	775,234	538,999	69.5%	7,880	181.4%	1,180.56	11.3%	820.81	-0.7%	
	2000	1.2	1,582,253	1,075,791	68.0%	14,363	182.3%	1,321.94	12.0%	898.80	9.5%	
	2001	0.9	4,607,946	3,178,037	69.0%	38,746	269.8%	1,427.12	8.0%	984.27	9.5%	
	2002	1.1	9,739,421	6,861,101	70.4%	78,908	203.7%	1,481.13	3.8%	1,043.41	6.0%	
	2003	1.9	10,768,761	7,519,241	69.8%	81,926	103.8%	1,577.34	6.5%	1,101.37	5.6%	
	2004	3.0	10,273,346	7,230,412	70.4%	72,419	88.4%	1,702.32	7.9%	1,198.10	8.8%	
	2005	4.0	9,836,604	7,079,227	72.0%	64,306	88.8%	1,835.59	7.8%	1,321.04	10.3%	
	2006	5.0	9,073,798	6,318,343	69.6%	55,662	86.6%	1,956.19	6.6%	1,362.15	3.1%	
	2007	6.0	8,154,801	5,986,696	73.4%	48,037	86.3%	2,037.13	4.1%	1,495.52	9.8%	
	2008	6.9	7,388,068	5,583,894	75.6%	42,147	87.7%	2,103.51	3.3%	1,589.83	6.3%	
	2009	7.9	6,751,310	5,256,038	77.9%	37,463	88.9%	2,162.55	2.8%	1,683.59	5.9%	
	2010	8.9	6,293,893	4,708,861	74.8%	33,520	89.5%	2,253.18	4.2%	1,685.75	0.1%	
	2011	9.9	5,882,885	4,306,725	73.2%	29,306	87.4%	2,408.88	6.9%	1,763.49	4.6%	
	Thru 2011			91,760,748	66,100,989	72.0%	611,823	87.0%	2,438.59	1.2%	1,895.78	7.5%
	2012			5,181,182	4,027,908	77.7%	25,496					
	Thru 2012			96,941,930	70,128,897	72.3%	637,319	87.0%	2,572.19	5.5%	2,037.93	7.5%
	2013			4,754,695	3,767,122	79.2%	22,182					
	Thru 2013			101,696,625	73,896,019	72.7%	659,501					
2014			4,391,646	3,523,123	80.2%	19,298	87.0%	2,730.84	6.2%	2,190.77	7.5%	
2015			4,054,613	3,294,953	81.3%	16,789	87.0%	2,898.05	6.1%	2,355.08	7.5%	
2016			3,743,384	3,081,513	82.3%	14,606	87.0%	3,075.49	6.1%	2,531.71	7.5%	
2017			3,456,092	2,881,937	83.4%	12,707	87.0%	3,263.80	6.1%	2,721.59	7.5%	
2018			3,190,878	2,695,310	84.5%	11,055	87.0%	3,463.64	6.1%	2,925.71	7.5%	
2019			2,946,082	2,520,830	85.6%	9,618	87.0%	3,675.71	6.1%	3,145.14	7.5%	
2020			2,720,137	2,357,705	86.7%	8,368	87.0%	3,900.77	6.1%	3,381.03	7.5%	
2021			2,511,363	2,204,997	87.8%	7,280	87.0%	4,139.61	6.1%	3,634.61	7.5%	
2022			2,318,809	2,062,356	88.9%	6,334	87.0%	4,393.07	6.1%	3,907.21	7.5%	
Thru 2022			131,029,629	98,518,743	75.2%	765,556						

Experience Period	Calendar Duration
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